

Tips for saving time and money

1. Ask your doctor about generic medicines. Caremark participants save an average of 60 percent on out-of-pocket costs when they choose a generic instead of a brand name medicine.
2. If your prescription benefit program has a preferred drug list, take it with you to your doctor's office. Using medicines on this list may save you and your prescription plan money.
3. Check the prescription to make sure that it is legible. It should also include the plan participant's full name, the prescribing doctor's contact information and the prescription details.

Visit Caremark.com for mail service refills and much more!

Caremark.com is your prescription for a healthier you. At this user-friendly Web site, as part of your mail service benefit, you can:

- Order mail prescription refills
- Check your benefit coverage
- Compare prescription pricing options
- View your prescription history
- Locate a participating retail pharmacy near you
- Screen for drug interactions
- Access valuable health information

To get started, register today at Caremark.com. You will need information from your benefit ID card to register.

Protecting your health

1. Keep an updated list of your medicines, drug allergies and emergency contact numbers in your purse or wallet. For a list of medicines you have received through your prescription benefit program, log on to www.caremark.com.
2. Review the medicines you are taking, including herbal and nutritional supplements, with your doctor or pharmacist on a regular basis.
3. Read and follow the safety instructions included with your medicines.
4. Take prescription medicines that are prescribed only for you.
5. Do not take expired medicines.

Co-payment, co-insurance or copay means the amount a plan participant is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount, or other charge, with the balance, if any, paid by the Plan.

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How to Use the Caremark Mail Service Program

The advantages of mail service

Your prescription benefit plan administered by Caremark includes the use of a mail service pharmacy. This convenient option lets you order medicines you take on an ongoing basis. It also may save you time and money.

With the Caremark Mail Service Program, you can:

- Receive up to a 90-day supply of medicine.
- Enjoy convenient delivery to the location of your choice with free standard shipping.
- Speak to a registered pharmacist 24 hours a day.
- Order prescription refills online or by phone anytime, day or night.

Getting started is easy!

1. Ask your doctor to write two prescriptions:

- One for a short-term supply (e.g., 30 days) to be filled immediately at a participating retail pharmacy.
- One for the maximum days' supply allowed by your prescription benefit plan (e.g., 90 days) with as many as three refills (if appropriate) to mail to Caremark.

2. Complete the mail service order form. An incomplete form can cause a delay in processing.

3. Mail your order form, along with your prescription and payment, in the pre-addressed envelope.

We accept VISA®, MasterCard®, Discover®, or American Express®. You can also pay by check or money order. Do not send cash.

4. Allow 10-14 days, from the day we receive your order, for delivery of your medicine.

Convenient refill options

The information you receive with your medicine will show the date that you can request a refill and the number of refills you have remaining.

Get your refills faster by ordering:

- **On the Internet** – Register at www.caremark.com to order mail service refills online. Have your benefit ID card handy to register.
- **By telephone** – Call the toll-free number on your prescription label to use our automated refill service. Have your credit card information available. You can also mail your refill request, but online and telephone orders tend to arrive sooner.

New prescriptions typically arrive within 10-14 days from the day we receive your order. Refills ordered online or by phone generally arrive within 10 days. Standard shipping is free. Overnight or second-day shipping is available for an additional charge.

Packaged for safety

Your medicines will be mailed to you in anonymous, tamper-proof packaging. Child-resistant caps, order forms and envelopes are included with every delivery.

For your convenience, all items in your order typically arrive in one package. If an item is not available, Caremark will contact you to determine if you want the available items shipped, or held until all items are available.

Special handling

Certain items require special handling and may be shipped by a faster method at no additional cost. In such cases, a customer care representative may contact you by phone to schedule a delivery date. The following items require special handling:

- Controlled substances and orders exceeding \$1,200 in value – shipped via two-day delivery service. An adult signature is required for delivery.
- Temperature-sensitive items (such as insulin) – sent via priority overnight mail or second-day delivery, depending on seasonal weather conditions. Ice packs are included with items requiring refrigeration.

What you will pay

Your benefit materials explain your co-payment* or co-insurance for mail service prescriptions. You may also call the toll-free number listed on your benefit ID card or in your welcome kit. You can also contact your benefit provider for this information.

If you will be traveling

If you need your medicine to be shipped to a temporary address, let us know via the Internet, by phone or on your order form. If you need more medicine than the quantity allowed by your prescriber or benefit prescription plan (i.e., more than a 90-day supply), contact your benefit office for approval. Please make these arrangements at least 30 days before you need a refill.

If your medicine looks different

There may be times when a generic medicine is available to treat your condition. In this situation, the generic medicine may be dispensed if available and permissible. A generic drug may look different, but all generic drugs are approved by the U.S. Food and Drug Administration to have the same active ingredients as their brand name counterparts.

To learn more about your medicine

Important information on common medicine uses, specific instructions and possible side effects is included with each order. If you need additional information, visit www.caremark.com or call the toll-free number on your benefit ID card or in your welcome kit.